

Information to identify the case:

Debtor 1	Rodolfo E. Saldivia	Social Security number or ITIN xxx-xx-5498
		EIN -----
Debtor 2 (Spouse, if filing)	Joy A. Saldivia	Social Security number or ITIN xxx-xx-2499
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-26959-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodolfo E. Saldivia

Joy A. Saldivia

11/13/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Rodolfo E. Saldivia
 Joy A. Saldivia
 Debtors

Case No. 16-26959-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 40

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb +Rodolfo E. Saldivia, Joy A. Saldivia, 491 Grace Ave, Garfield, NJ 07026-2015
 cr +Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
 516374584 #+Allied Interstate, P.O. Box 369008, Columbus, OH 43236-9008
 516374586 +Bio Reference Lab, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128
 516374590 +CITIBANK N.A. /THE HOMEDEPOT, DEPT 922, P.O.BOX 4115, Concord, CA 94524-4115
 516374587 +Chase, PO Box 78035, Phoenix, AZ 85062-8035
 516416519 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
 516374597 #+EGS FIN CARE, PO BOX 1020, Horsham, PA 19044-8020
 516374598 +Hackensack Non-Invasive Vascular LAB, PO BOX 95000, Philadelphia, PA 19195-0001
 516374600 Hackensack University Medical Center, P.O. Box 48027, Newark, NJ 07101-4827
 516374599 +Hackensack university Medical, P.O.Box 95000-4535, Philadelphia, PA 19195-0001
 516374602 MB FIN SVCS, 36455 COPR. DR., Farmington, MI 48331
 516374604 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building 1, Belmar, NJ 07719-9020
 516374608 +SYNVB/WALMART, PO BOX 965024, Orlando, FL 32896-5024
 516529323 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Nov 14 2019 04:48:00 Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
 516533893 EDI: AIS.COM Nov 14 2019 04:48:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 516374588 +EDI: CHASE.COM Nov 14 2019 04:48:00 Chase Card, 201 n walnut st./del-107, Wilmington, DE 19801-2920
 516374591 +E-mail/Text: mediamanagers@clientservices.com Nov 14 2019 00:48:23 Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
 516374592 +E-mail/Text: mediamanagers@clientservices.com Nov 14 2019 00:48:23 Client Servies Inc, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
 516374593 +EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank/Avenue, 4590 E Broad St, Columbus, OH 43213-1301
 516374594 EDI: DISCOVER.COM Nov 14 2019 04:48:00 Discover Financial Services, P.O. Box 30954, Salt Lake City, UT 84130
 516374595 EDI: DISCOVER.COM Nov 14 2019 04:48:00 Discovery Financial Svcs, PO Box 15316, Wilmington, DE 19850
 516382712 EDI: DISCOVER.COM Nov 14 2019 04:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516386622 +EDI: DISCOVERPL Nov 14 2019 04:48:00 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
 516374601 EDI: JEFFERSONCAP.COM Nov 14 2019 04:48:00 Jefferson Capital System, 16 Mcleland Road, Saint Cloud, MN 56303
 516549864 +EDI: MID8.COM Nov 14 2019 04:48:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
 516374603 +EDI: DAIMLER.COM Nov 14 2019 04:48:00 Mercedes-Benz Financial Services, P.O Box 77860, Fort Worth, TX 76177-0860
 516603775 EDI: PRA.COM Nov 14 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
 516603778 EDI: PRA.COM Nov 14 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
 516374606 +EDI: SEARS.COM Nov 14 2019 04:48:00 Sears, PO Box 6283, Sioux Falls, SD 57117-6283
 516374607 +EDI: SEARS.COM Nov 14 2019 04:48:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 516380165 EDI: RMSC.COM Nov 14 2019 04:48:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 516374610 EDI: TFSR.COM Nov 14 2019 04:48:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
 516374612 +EDI: VERIZONCOMB.COM Nov 14 2019 04:48:00 Verizon, PO Box 408, Newark, NJ 07101-0408
 516374613 +EDI: WFFC.COM Nov 14 2019 04:48:00 Wells Fargo, Legal Order Processing D1111-01A, PO Box 14411, Des Moines, IA 50306-3411
 516415425 EDI: WFFC.COM Nov 14 2019 04:48:00 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
 516374609 +EDI: CITICORP.COM Nov 14 2019 04:48:00 thd/cbna, po box 6497, Sioux Falls, SD 57117-6497

TOTAL: 25

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Nov 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
516374585* +Allied Interstate, P.O. Box 369008, Columbus, OH 43236-9008
516374589* +Chase Card, 201 n walnut st./del-107, Wilmington, DE 19801-2920
516374596* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discovery Financial Svcs, PO Box 15316, Wilmington, DE 19850)
516554731* +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516374605* +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building 1, Belmar, NJ 07719-9020
516374611* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian C. Nicholas on behalf of Creditor Toyota Lease Trust bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohlrab@LOGS.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg magecf@magnettrustee.com
Russell L. Low on behalf of Joint Debtor Joy A. Saldivia rbear611@aol.com, ecf@lowbankruptcy.com:r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Rodolfo E. Saldivia rbear611@aol.com, ecf@lowbankruptcy.com:r57808@notify.bestcase.com

TOTAL: 8